

EXHIBIT A

ADJUSTABLE RATE NOTE**(First Five Years - Stated Rate, Reduced Initial Payments; 12MTA)**

THIS NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN MY INTEREST RATE AND MY MONTHLY PAYMENT. DURING THE FIRST FIVE YEARS OF THIS NOTE, MY MONTHLY PAYMENT MAY NOT FULLY PAY THE INTEREST THAT ACCRUES. AS A RESULT, THE PRINCIPAL AMOUNT I REPAY MAY BE LARGER THAN THE AMOUNT I ORIGINALLY BORROWED, BUT NOT MORE THAN 120.000% OF THE ORIGINAL AMOUNT (OR \$ 192,000.00). THIS NOTE LIMITS THE MAXIMUM INTEREST RATE I MUST PAY AND MY INTEREST RATE CAN NEVER EXCEED THE LIMIT STATED IN THIS NOTE.

October 12, 2006WarminsterPennsylvania

[Date]

[City]

[State]

604 Avon Street, Philadelphia, PA 19116

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 160,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is American Brokers Conduit.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of Principal has been paid. This Note carries an Initial Stated Interest Rate of 7.500 % until the last day of the Initial Period. The period from the date of this Note until last day of the 60th month following the First Payment Date is called the "Initial Period." The First Payment Date is specified in section 3(A) of this Note. After the Initial Period, the interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS**(A) Time and Place of Payments**

I will make payments every month. In this Note, unless otherwise specified, "payment" refers to Principal and interest payments only, although other charges such as taxes, insurance and/or late charges may also be payable with monthly payments.

I will make monthly payments on the first day of each month, beginning on the first day of the second month that follows the month of the date of this Note, or December 1, 2006, the "First Payment Date."

After the Initial Period, I will make monthly payments on the first day of every month as provided in sections 4(G) and 4(H) of this Note.

Each monthly payment will be applied to interest before Principal. If, on November 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 660029, Dallas, TX 75266-0029

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Subject to section 4(F), during the Initial Period, my monthly payment will be in the amount of U.S. \$ 533.20. This minimum monthly payment is not based on the Initial Stated Interest Rate and will not fully pay the

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5 Year Fixed Rate, Payment Option, Adjustable Rate Note (12 Month MTA)
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interest that accrues each month during the Initial Period. Effective upon the first Payment Change Date, my monthly payment will be calculated as provided in section 4(G) or section 4(H) of this Note, as applicable.

(C) **Monthly Payment Changes**
After the Initial Period, changes in my monthly payment will reflect changes in the unpaid Principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment as provided in section 4(G) or section 4(H) of this Note, as applicable.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) **Change Dates**
The interest rate I will pay may change on November 1st, 2011, and on that day every month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) **The Index**
Beginning with the first Change Date, my interest rate will be based on an index. The "index" is the Twelve-Month Average, determined as set forth below, of the annual yields on actively traded United States Treasury Securities adjusted to a constant maturity of one year as published by the Federal Reserve Board in the Federal Reserve Board Statistical Release entitled "Selected Interest Rates (H-15)" (the "Monthly Yields"). The Twelve-Month Average is determined by adding together the Monthly Yields for the most recently available twelve months and dividing by 12. The most recent index figure available 15 days before the first Change Date and each Change Date thereafter is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) **Calculation of and Effective Date of Rate Changes**
After the Initial Period, my new interest rate will be calculated by adding Three and One Quarter percentage points (3.250%) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-thousandth of one percentage point (0.001%). Subject to the limits stated in Section 4(D) below, my new interest rate will become effective on each Change Date. I will pay the amount of my monthly payment beginning on the first monthly payment due date after the first Change Date until the amount of my monthly payment changes again as provided in this Note. The date on which my payment changes is called a "Payment Change Date."

(D) **Limits on Interest Rate Changes**
The interest rate I am required to pay upon the first Change Date and each Change Date thereafter will not be less than the Margin. My interest rate under this Note will never be greater than 12.950%.

(E) **Initial Monthly Payment Amounts; Possibility of Negative Amortization**
During the Initial Period, my minimum required monthly payment will be less than the amount of interest that accrues on the Principal balance of the loan at the Initial Stated Rate. During the Initial Period, for each month that my monthly payment is less than the amount of interest that accrues on the Principal balance of the loan at the Initial Stated Rate, the Note Holder will subtract the amount of the monthly payment from the amount of the interest that accrues on the Principal balance of the loan for that month and add the difference to the Principal balance of my loan and interest will accrue on the amount of this difference at the Initial Stated Rate.

(F) **Limit on My Unpaid Principal Balance; Increased Monthly Payment**
During the Initial Period, the unpaid Principal balance of the loan can never exceed a maximum amount equal to 120.000% of the Principal amount originally borrowed. In the event the unpaid Principal would otherwise exceed that 120.000% limitation, the Note Holder will determine the amount of the monthly payments based on the amount sufficient to repay the interest that accrues on the Principal balance of the loan (including previously accrued, unpaid and capitalized interest) at the Initial Stated Interest Rate. This amount will be my new minimum monthly payment until the first Payment Change Date.

(G) **Calculation of Payment Changes and Payment Amounts after Initial Period until Month 121**
After the Initial Period, changes in my monthly payment will reflect changes in the unpaid Principal of my loan and the interest rate that I must pay. My monthly payment may change on the first Payment Change Date, and on the first day of every month thereafter.

Except as provided in section 4(H) of this Note, beginning on the first Payment Change Date and the first day of each month thereafter my monthly payment will be based on the amount sufficient to repay the interest that accrues on the Principal balance of the loan at the interest rate that will become effective on the immediately prior Change Date. Except as provided in section 4(H) of this Note, I will make monthly payments in the amount as calculated in this section 4(G) until the next Payment Change Date.

(H) **Calculation of Payment Changes and Payment Amounts from Month 121 until Maturity Date**
Beginning on December 1st, 2016, and each month thereafter until the Maturity Date of the loan, the Note Holder will determine the amount of the monthly payment that would be sufficient to repay the projected Principal balance of the loan in full on the Maturity Date at the interest rate that becomes effective on each Change Date. Until the Maturity Date, I will make

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

8. GIVING OF NOTICES

(E)	Payment of Note Holder's Costs and Expenses
	\$ 0.00

(D) No Waiver By Note Holder

(c) Notice of Default

(B) **Debarment**

(A) Late Charges for Overdue Payments

7. BORROWER'S FAILURE TO PAY AS REQUIRED

LOAN CHARGES

BORKROWER'S RIGHT TO PREPAY

Notice of Changes

monthly payments in the amounts as calculated in this section 4(f) until the next Payment Change Date.

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5 Year Fixed Rate, Payment Options, ADJUSTABLE RATE NOTE (12 Month NTA)
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WITHOUT RESERVE
BE AMERICAN HOMEOWNERS CONDUIT
CAROL CHINGHAM
ASST. SECRETARY
[Sign Original Only]

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)

-Borrower (Seal)
Amil D. Brahmbhatt

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED

permitted by this Security Instrument without further notice or demand on Borrower.

Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration.

This Security Instrument unless Lender releases Borrower in writing.

made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption of acceleration. Lender may charge a reasonable fee as a condition to the loan assumption.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to the loan assumption.

any covenant or agreement in this Security Instrument is acceptable to Lender.

determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of evaluate the intended transferee as if a new loan were being made to Lender information required by Lender to exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to exercise this option if Applicable Law prohibits such exercise. Lender also shall not consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

However, Lender shall not exercise this option if Applicable Law prohibits such exercise. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to Lender information required by Lender to determine that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to the loan assumption.

Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption of acceleration. Lender may charge a reasonable fee as a condition to the loan assumption.

made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration.

The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

However, Lender shall not exercise this option if Applicable Law prohibits such exercise. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to Lender information required by Lender to determine that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to the loan assumption.

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10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

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If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

However, Lender shall not exercise this option if Applicable Law prohibits such exercise. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to Lender information required by Lender to determine that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to the loan assumption.

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If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration.

The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Loan #:

**ADDENDUM TO NOTE
(Prepayment)**

THIS ADDENDUM is made this 12th day of October, 2006, and is incorporated into and intended to form a part of the Note dated the same date as this Addendum.

1. The Section in the Note entitled "Borrower's Right to Prepay" is modified to provide that I have the right to make payments of principal at any time before they are due. A prepayment of all of the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment."

Except as provided below, I may make a Full Prepayment or a Partial Prepayment at any time without paying any penalty. If within the first two (2) year(s) after the execution of the Note, I make a Full Prepayment or Partial Prepayment(s) of more than twenty percent (20%) of the original principal amount in a twelve month period immediately preceding the date of prepayment, I will pay a prepayment charge in an amount equal to the payment of six (6) months' advance interest on the amount prepaid which is in excess of twenty percent (20%) of the original principal amount of the Note in that twelve month period. Interest will be calculated using the rate in effect at the time of prepayment.

If I make a partial prepayment equal to one or more of my monthly payments, the due date of my next scheduled monthly payment may be advanced no more than one month. If I make a partial prepayment in any other amount, I must still make all subsequent monthly payments as scheduled.

2. All other provisions of the Note are unchanged by this Addendum and remain in full force and effect.

NOTICE TO THE BORROWER

Do not sign this Note Addendum before you read it. This Note Addendum provides for the payment of a penalty if you wish to repay the loan prior to the date provided for repayment in the Note.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Note Addendum.


Anil J. Brahmbhatt